

Benny™ prepaid benefit card frequently asked questions

Why do I need to save all of my itemized receipts?

The IRS requires that all expenses be verified and receipts should always be kept for tax purposes. If the Benny™ prepaid benefit card cannot verify that the expense meets IRS guidelines, Chard Snyder will ask you to submit copies of your receipts. Each receipt must show the merchant or provider's name, the service received or the item purchased as well as the date of the transaction and the amount paid.

What if I lose my receipt?

Usually the service provider can provide an account history or replacement receipt. If a receipt cannot be located or recreated you will be asked to send a check or money order to Chard Snyder so the amount can be credited back to your account.

How much time do I have to find or recreate my receipt?

If your claim needs to be verified, you will receive a letter from Chard Snyder requesting a receipt, insurance explanation of benefits or a statement from your doctor or provider. If we do not receive a response, a second letter will be sent 30 days after the first and a final letter, 30 days after the second. If we do not receive a response after the third letter is sent, your Benny™ prepaid benefit card will be suspended. In order to reinstate your card, you must provide the required records or repay the amount paid out.

Who should I call if I have a question about my Benny™ prepaid benefit card?

Call Chard Snyder at 513.459.9997 or 800.982.7715, the phone number shown on the back of the card. Chard Snyder customer service is available Monday through Friday from 8 AM to 7 PM, Eastern Time.



Keep your Benny™ prepaid benefit card even after you have used up your benefit for the year!

Your card is good for five years as long as you elect to participate in your pre-tax account. At the beginning of the plan year, the new annual amount will be loaded on your card. If you do not participate one year, but return the next, you may still use your original card. Refer to the expiration date on the front of the card.

Remember, if you would like to request additional cards for any reason, you will be charged \$10 for a set of two new cards.